Fill in this information to identify your case:

United States Bankruptcy Court for the:

EASTERN DISTRICT OF NORTH CAROLINA

Case number *(if known)*

Chapter you are filing under:

☐ Chapter 7
☐ Chapter 11
☐ Chapter 12
■ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	**Everett** First name **Standford** Middle name **Meadows** Last name and Suffix (Sr., Jr., II, III)	**Vickie** First name **Jean** Middle name **Meadows** Last name and Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years Include your married or maiden names.		
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	**xxx-xx-0474**	**xxx-xx-6701**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number *(if known)*

	About Debtor 1:	**About Debtor 2 (Spouse Only in a Joint Case):**
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and *doing business as* names	■ I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs
5. Where you live	**113 Puller Drive** **Jacksonville, NC 28540** Number, Street, City, State & ZIP Code **Onslow** County **If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code	**If Debtor 2 lives at a different address:** Number, Street, City, State & ZIP Code County **If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address. Number, P.O. Box, Street, City, State & ZIP Code
6. Why you are choosing *this district* to file for bankruptcy	*Check one:* ■ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	*Check one:* ■ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number *(if known)*

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010))*. Also, go to the top of page 1 and check the appropriate box.

- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ■ Chapter 13

8. How you will pay the fee

- ■ **I will pay the entire fee when I file my petition**. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

- ☐ No.
- ■ Yes.

District	**Eastern District of NC**	When	**1/07/10**	Case number	**10-00111-8-RDD**
District		When		Case number	
District		When		Case number	

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- ■ No
- ☐ Yes.

Debtor				Relationship to you	
District		When		Case number, if known	
Debtor				Relationship to you	
District		When		Case number, if known	

11. Do you rent your residence?

- ■ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
  - ☐ No. Go to line 12.
  - ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**

Case number *(if known)*

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

■ No. Go to Part 4.

☐ Yes. Name and location of business

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))

☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))

☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))

☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a *small business debtor?*

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

■ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

■ No.

☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**

Case number *(if known)*

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

■ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.
If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
  I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
  My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
  I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

■ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of**:

- ☐ **Incapacity.**
  I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
  My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
  I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows** Case number *(if known)*

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No. Go to line 16b.
- ■ Yes. Go to line 17.

16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16c.
- ☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?

■ No. I am not filing under Chapter 7. Go to line 18.

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

- ☐ No
- ☐ Yes

18. How many Creditors do you estimate that you owe?

■ 1-49	☐ 1,000-5,000	☐ 25,001-50,000
☐ 50-99	☐ 5001-10,000	☐ 50,001-100,000
☐ 100-199	☐ 10,001-25,000	☐ More than100,000
☐ 200-999		

19. How much do you estimate your assets to be worth?

☐ $0 - $50,000	☐ $1,000,001 - $10 million	☐ $500,000,001 - $1 billion
☐ $50,001 - $100,000	☐ $10,000,001 - $50 million	☐ $1,000,000,001 - $10 billion
■ $100,001 - $500,000	☐ $50,000,001 - $100 million	☐ $10,000,000,001 - $50 billion
☐ $500,001 - $1 million	☐ $100,000,001 - $500 million	☐ More than $50 billion

20. How much do you estimate your liabilities to be?

☐ $0 - $50,000	☐ $1,000,001 - $10 million	☐ $500,000,001 - $1 billion
☐ $50,001 - $100,000	☐ $10,000,001 - $50 million	☐ $1,000,000,001 - $10 billion
■ $100,001 - $500,000	☐ $50,000,001 - $100 million	☐ $10,000,000,001 - $50 billion
☐ $500,001 - $1 million	☐ $100,000,001 - $500 million	☐ More than $50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Everett Standford Meadows
Everett Standford Meadows
Signature of Debtor 1

Executed on **February 21, 2017**
MM / DD / YYYY

/s/ Vickie Jean Meadows
Vickie Jean Meadows
Signature of Debtor 2

Executed on **February 21, 2017**
MM / DD / YYYY

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**

Case number *(if known)*

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

***/s/* Roger A. Moore**
Signature of Attorney for Debtor

Date **February 21, 2017**
MM / DD / YYYY

Roger A. Moore
Printed name

Roger A. Moore
Firm name

Attorney at Law
100 Old Bridge Street
Jacksonville, NC 28540
Number, Street, City, State & ZIP Code

Contact phone **910-455-0448**

Email address **RMoore@embarqmail.com**

005757
Bar number & State

Abacus
Credit Counseling

Certificate Number: 20172210704

CERTIFICATE OF CREDIT COUNSELING

I certify that on 02/21/2017 , Vickie Meadows received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of North Carolina , an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet .

Date: February 21, 2017

By: /s/Laura M Ahart

Name: Laura M Ahart

Title: Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Abacus
Credit Counseling

Certificate Number: 20172210704

CERTIFICATE OF CREDIT COUNSELING

I certify that on 02/21/2017 , Everett Meadows received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of North Carolina , an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet .

Date: February 21, 2017

By: /s/Laura M Ahart

Name: Laura M Ahart

Title: Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Fill in this information to identify your case:

Debtor 1	**Everett Standford Meadows**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	**Vickie Jean Meadows**		
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. **Schedule A/B: Property** (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	$ **102,360.00**
1b. Copy line 62, Total personal property, from Schedule A/B	$ **29,112.03**
1c. Copy line 63, Total of all property on Schedule A/B	$ **131,472.03**

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D) 2a. Copy the total you listed in Column A, *Amount of claim,* at the bottom of the last page of Part 1 of *Schedule D*	$ **117,256.00**
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*	$ **0.00**
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*	$ **26,050.00**
Your total liabilities	$ **143,306.00**

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I) Copy your combined monthly income from line 12 of *Schedule I*	$ **4,079.00**
5. *Schedule J: Your Expenses* (Official Form 106J) Copy your monthly expenses from line 22c of *Schedule J*	$ **3,191.00**

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

■ Yes

7. **What kind of debt do you have?**

■ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts**. You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number *(if known)*

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. $ **5,814.10**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

From Part 4 on *Schedule E/F*, copy the following:	**Total claim**
9a. Domestic support obligations (Copy line 6a.)	$ **0.00**
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	$ **0.00**
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	$ **0.00**
9d. Student loans. (Copy line 6f.)	$ **0.00**
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	$ **0.00**
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+$ **0.00**
9g. **Total.** Add lines 9a through 9f.	$ **0.00**

Fill in this information to identify your case and this filing:

Debtor 1	**Everett Standford Meadows**		
	First Name	Middle Name	Last Name
Debtor 2	**Vickie Jean Meadows**		
(Spouse, if filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number __________

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

☐ No. Go to Part 2.

■ Yes. Where is the property?

1.1

113 Puller Drive
Street address, if available, or other description

Jacksonville NC 28540-0000
City State ZIP Code

Onslow
County

What is the property? Check all that apply

■ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one

☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$102,360.00	**$102,360.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

☐ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number:

Titled in debtors as tenancy by the entireties/Onslow County Tax Value $102,360/Debtors claim 100% of fair market value as exempt up to $30,000 each of their allowed NC homestead exemption

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here...=>** **$102,360.00**

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number *(if known)*

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No
■ Yes

3.1 Make: **Toyota**
Model: **Tacoma**
Year: **2013**
Approximate mileage: **44,143**
Other information:
VIN 5TFJX4GN1DX026174/NADA $22,400

Who has an interest in the property? Check one
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$22,400.00	**$22,400.00**

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

■ No
☐ Yes

5 **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here...=>** **$22,400.00**

Part 3: **Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**
Examples: Major appliances, furniture, linens, china, kitchenware
☐ No
■ Yes. Describe.....

Clothing & Personal	**$200.00**
Kitchen Appliances	**$150.00**
Stove	**$150.00**
Refrigerator	**$150.00**
Freezer/Living Room Furniture/Bedroom Furniture	**$1,101.00**
Washer & Dryer	**$300.00**
Dining Room Furniture	**$145.00**
Television (3)	**$300.00**

VCR/DVD	**$100.00**
Air Conditioner	**$200.00**
Lawn Mower	**$150.00**
Yard Tools	**$100.00**
Computer (2)	**$200.00**

7. **Electronics**
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No
☐ Yes. Describe.....

8. **Collectibles of value**
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

■ No
☐ Yes. Describe.....

9. **Equipment for sports and hobbies**
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

■ No
☐ Yes. Describe.....

10. **Firearms**
Examples: Pistols, rifles, shotguns, ammunition, and related equipment

■ No
☐ Yes. Describe.....

11. **Clothes**
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

■ No
☐ Yes. Describe.....

12. **Jewelry**
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

■ No
☐ Yes. Describe.....

13. **Non-farm animals**
Examples: Dogs, cats, birds, horses

■ No
☐ Yes. Describe.....

14. **Any other personal and household items you did not already list, including any health aids you did not list**

■ No
☐ Yes. Give specific information.....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here ....** **$3,246.00**

Part 4: Describe Your Financial Assets

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number *(if known)*

Do you own or have any legal or equitable interest in any of the following?	**Current value of the portion you own?** Do not deduct secured claims or exemptions.

16. **Cash**
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

■ No
☐ Yes...

17. **Deposits of money**
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
■ Yes.......................... Institution name:

17.1.	**checking**	**Bank of America/Joint account with daughter**	**$350.00**
17.2.	**checking**	**SECU #7802**	**$1,625.92**
17.3.	**Regular Shares Account**	**SECU #0164**	**$28.11**

18. **Bonds, mutual funds, or publicly traded stocks**
Examples: Bond funds, investment accounts with brokerage firms, money market accounts

■ No
☐ Yes.................. Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

■ No
☐ Yes. Give specific information about them..................
Name of entity: % of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

■ No
☐ Yes. Give specific information about them
Issuer name:

21. **Retirement or pension accounts**
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

■ No
☐ Yes. List each account separately.
Type of account: Institution name:

22. **Security deposits and prepayments**
Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

■ No
☐ Yes. .... Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No
☐ Yes............. Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows** Case number *(if known)*

☐ Yes............ Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

■ No
☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

■ No
☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No
☐ Yes. Give specific information about them...

Money or property owed to you? | **Current value of the portion you own?** Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**
☐ No
■ Yes. Give specific information about them, including whether you already filed the returns and the tax years.......

2016 Income Tax Refund	**Federal**	**$926.00**
2016 Income Tax Refund	**State**	**$536.00**

29. **Family support**
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

■ No
☐ Yes. Give specific information......

30. **Other amounts someone owes you**
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

■ No
☐ Yes. Give specific information..

31. **Interests in insurance policies**
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance
☐ No
■ Yes. Name the insurance company of each policy and list its value.

Company name:	Beneficiary:	Surrender or refund value:
United Home Life/No cash value	**Vickie J. Meadows**	**$0.00**
Lincoln Benefit Life/No cash value	**Vickie J. Meadows**	**$0.00**
Texas Life Insurance/No cash value/Insures grandmother	**Everett S. Meadows**	**$0.00**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows** Case number *(if known)*

	Wellington Benefits Reliance Standard/No cash value	**Vickie J. Meadows**	**$0.00**
	Wellington Benefits Reliance Standard/No cash value	**Everett S. Meadows**	**$0.00**

32. **Any interest in property that is due you from someone who has died**
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.
■ No
☐ Yes. Give specific information..

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**
Examples: Accidents, employment disputes, insurance claims, or rights to sue
■ No
☐ Yes. Describe each claim.........

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**
■ No
☐ Yes. Describe each claim.........

35. **Any financial assets you did not already list**
■ No
☐ Yes. Give specific information..

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here...** **$3,466.03**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**
■ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**
■ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**
Examples: Season tickets, country club membership
■ No
☐ Yes. Give specific information.........

54. **Add the dollar value of all of your entries from Part 7. Write that number here ....** **$0.00**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number *(if known)*

Part 8: List the Totals of Each Part of this Form

55.	**Part 1: Total real estate, line 2**			**$102,360.00**
56.	**Part 2: Total vehicles, line 5**	**$22,400.00**		
57.	**Part 3: Total personal and household items, line 15**	**$3,246.00**		
58.	**Part 4: Total financial assets, line 36**	**$3,466.03**		
59.	**Part 5: Total business-related property, line 45**	**$0.00**		
60.	**Part 6: Total farm- and fishing-related property, line 52**	**$0.00**		
61.	**Part 7: Total other property not listed, line 54**	+ **$0.00**		
62.	**Total personal property.** Add lines 56 through 61...	**$29,112.03**	Copy personal property total	**$29,112.03**
63.	**Total of all property on Schedule A/B**. Add line 55 + line 62			**$131,472.03**

Fill in this information to identify your case:

Debtor 1	**Everett Standford Meadows**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	**Vickie Jean Meadows**		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106C
Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*

■ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption.*	**Specific laws that allow exemption**
113 Puller Drive Jacksonville, NC 28540 Onslow County Titled in debtors as tenancy by the entireties/Onslow County Tax Value $102,360/Debtors claim 100% of fair market value as exempt up to $30,000 each of their allowed NC homestead exemption Line from *Schedule A/B*: **1.1**	**$102,360.00**	■ **$4,743.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(1)**
2013 Toyota Tacoma 44,143 miles VIN 5TFJX4GN1DX026174/NADA $22,400 Line from *Schedule A/B*: **3.1**	**$22,400.00**	■ **$5,719.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(3)**
Clothing & Personal Line from *Schedule A/B*: **6.1**	**$200.00**	■ **$200.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(4)**
Kitchen Appliances Line from *Schedule A/B*: **6.2**	**$150.00**	■ **$150.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(4)**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (if known)

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption.*	**Specific laws that allow exemption**
Stove Line from *Schedule A/B*: **6.3**	**$150.00**	■ **$150.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(4)**
Refrigerator Line from *Schedule A/B*: **6.4**	**$150.00**	■ **$150.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(4)**
Washer & Dryer Line from *Schedule A/B*: **6.6**	**$300.00**	■ **$300.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(4)**
Dining Room Furniture Line from *Schedule A/B*: **6.7**	**$145.00**	■ **$145.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(4)**
Television (3) Line from *Schedule A/B*: **6.8**	**$300.00**	■ **$300.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(4)**
VCR/DVD Line from *Schedule A/B*: **6.9**	**$100.00**	■ **$100.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(4)**
Air Conditioner Line from *Schedule A/B*: **6.10**	**$200.00**	■ **$200.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(4)**
Lawn Mower Line from *Schedule A/B*: **6.11**	**$150.00**	■ **$150.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(4)**
Yard Tools Line from *Schedule A/B*: **6.12**	**$100.00**	■ **$100.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(4)**
Computer (2) Line from *Schedule A/B*: **6.13**	**$200.00**	■ **$200.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(4)**
checking: Bank of America/Joint account with daughter Line from *Schedule A/B*: **17.1**	**$350.00**	■ **$350.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1-362**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (if known)

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption.*	**Specific laws that allow exemption**
checking: SECU #7802 Line from *Schedule A/B*: **17.2**	**$1,625.92**	■ **$1,625.92** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1-362**
Regular Shares Account: SECU #0164 Line from *Schedule A/B*: **17.3**	**$28.11**	■ **$28.11** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(2)**
Federal: 2016 Income Tax Refund Line from *Schedule A/B*: **28.1**	**$926.00**	■ **$926.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(2)**
State: 2016 Income Tax Refund Line from *Schedule A/B*: **28.2**	**$536.00**	■ **$536.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Gen. Stat. § 1C-1601(a)(2)**
United Home Life/No cash value Beneficiary: Vickie J. Meadows Line from *Schedule A/B*: **31.1**	**$0.00**	■ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Const. Art. X § 5; N.C. Gen. Stat. § 1C-1601(a)(6)**
Lincoln Benefit Life/No cash value Beneficiary: Vickie J. Meadows Line from *Schedule A/B*: **31.2**	**$0.00**	■ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Const. Art. X § 5; N.C. Gen. Stat. § 1C-1601(a)(6)**
Texas Life Insurance/No cash value/Insures grandmother Beneficiary: Everett S. Meadows Line from *Schedule A/B*: **31.3**	**$0.00**	■ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Const. Art. X § 5; N.C. Gen. Stat. § 1C-1601(a)(6)**
Wellington Benefits Reliance Standard/No cash value Beneficiary: Vickie J. Meadows Line from *Schedule A/B*: **31.4**	**$0.00**	■ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Const. Art. X § 5; N.C. Gen. Stat. § 1C-1601(a)(6)**
Wellington Benefits Reliance Standard/No cash value Beneficiary: Everett S. Meadows Line from *Schedule A/B*: **31.5**	**$0.00**	■ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**N.C. Const. Art. X § 5; N.C. Gen. Stat. § 1C-1601(a)(6)**

3. **Are you claiming a homestead exemption of more than $160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

■ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Rev. 3/2016

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA

IN THE MATTER OF: CASE NUMBER:

Everett Standford Meadows
Vickie Jean Meadows
Debtor(s).

SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

We, **Everett Standford Meadows and Vickie Jean Meadows**, claim the following property as exempt pursuant to 11 U.S.C. § 522 and the laws of the State of North Carolina, and nonbankruptcy Federal law: **(Attach additional sheets if necessary)**.

1. NCGS 1C-1601(a)(1) (NC Const., Article X, Section 2) REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT (The exemption is not to exceed $35,000; however, an unmarried debtor who is 65 years of age or older is entitled to retain an aggregate interest in the property not to exceed $60,000 in value so long as the property was previously owned by the debtor as a tenant by the entireties or as a joint tenant with rights of survivorship and the former co-owner of the property is deceased, in which case the debtor must specify his/her age and the name of the former co-owner, if a child use initials only, of the property below).

Description of Property and Address	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(1)
113 Puller Drive Jacksonville, NC 28540 Onslow County Titled in debtors as tenancy by the entireties/Onslow County Tax Value $102,360/Debtors claim 100% of fair market value as exempt up to $30,000 each of their allowed NC homestead exemption	**102,360.00**	**J**	**PennyMac Loan Services**	**97,617.00**	**4,743.00**	**4,743.00**

Debtor's Age: __________
Name of former co-owner: __________

VALUE OF REAL ESTATE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(1): $ 4,743.00

2. NCGS 1C-1601(a)(3) MOTOR VEHICLE (The exemption in one vehicle is not to exceed $3,500).

Model, Year Style of Auto	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(3)
2013 Toyota Tacoma 44,143 miles VIN 5TFJX4GN1DX026174/NADA $22,400	**22,400.00**	**J**	**Capital One Auto Finance**	**16,681.00**	**5,719.00**	**5,719.00**

VALUE OF MOTOR VEHICLE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(3): $ 5,719.00

3. NCGS 1C-1601(a)(4) (NC Const., Article X, Section 1) PERSONAL OR HOUSEHOLD GOODS (The debtor's aggregate interest is not to exceed $5,000 plus $1,000 for each dependent of the debtor, not to exceed $4,000 total for dependents). The number of dependents for exemption purposes is **0**.

Description of Property	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Lien Holder	Amount of Lien	Net Value	Claimed as Exempt Pursuant to NCGS 1C-1601(a)(4)

Description of Property	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Lien Holder	Amount of Lien	Net Value	Claimed as Exempt Pursuant to NCGS 1C-1601(a)(4)
Air Conditioner	**200.00**	**J**			**200.00**	**200.00**
Clothing & Personal	**200.00**	**J**			**200.00**	**200.00**
Computer (2)	**200.00**	**J**			**200.00**	**200.00**
Dining Room Furniture	**145.00**	**J**			**145.00**	**145.00**
Kitchen Appliances	**150.00**	**J**			**150.00**	**150.00**
Lawn Mower	**150.00**	**J**			**150.00**	**150.00**
Refrigerator	**150.00**	**J**			**150.00**	**150.00**
Stove	**150.00**	**J**			**150.00**	**150.00**
Television (3)	**300.00**	**J**			**300.00**	**300.00**
VCR/DVD	**100.00**	**J**			**100.00**	**100.00**
Washer & Dryer	**300.00**	**J**			**300.00**	**300.00**
Yard Tools	**100.00**	**J**			**100.00**	**100.00**

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(4): $ 2,145.00

4. NCGS 1C-1601(a)(5) TOOLS OF TRADE (The debtor's aggregate interest is not to exceed $2,000 in value).

Description	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(5)
-NONE-						

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(5): $ 0.00

5. NCGS 1C-1601(a)(6) LIFE INSURANCE (NC Const., Article X, Section 5).

Description\Insured\Last Four Digits of Policy Number\Beneficiary(if child, initials only)		Cash Value
Lincoln Benefit Life/No cash value **Beneficiary: Vickie J. Meadows**		**0.00**
Texas Life Insurance/No cash value/Insures grandmother **Beneficiary: Everett S. Meadows**		**0.00**
United Home Life/No cash value **Beneficiary: Vickie J. Meadows**		**0.00**
Wellington Benefits Reliance Standard/No cash value **Beneficiary: Vickie J. Meadows**		**0.00**
Wellington Benefits Reliance Standard/No cash value **Beneficiary: Everett S. Meadows**		**0.00**

6. NCGS 1C-1601(a)(7) PROFESSIONALLY PRESCRIBED HEALTH AIDS (For Debtor or Debtor's Dependents, no limit on value).

Description
-NONE-

7. NCGS 1C-1601(a)(8) COMPENSATION FOR PERSONAL INJURY, INCLUDING COMPENSATION FROM PRIVATE DISABILITY POLICIES OR ANNUITIES, OR COMPENSATION FOR DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT. COMPENSATION NOT EXEMPT FROM RELATED LEGAL, HEALTH OR FUNERAL EXPENSE.

Description AND Source of Compensation, Including Name (If child, initials only) & Last Four Digits of Account Number of any Disability Policy/Annuity
-NONE-

8. NCGS 1C-1601(a)(2) ANY PROPERTY (Debtor's aggregate interest in any property is not to exceed $5,000 in value of any unused exemption amount to which the debtor is entitled under NCGS 1C-1601(a)(1)).

Description of Property and Address	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(2)

Description of Property and Address	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(2)
Federal: 2016 Income Tax Refund	**926.00**	**J**			**926.00**	**926.00**
Regular Shares Account: SECU #0164	**28.11**	**J**			**28.11**	**28.11**
State: 2016 Income Tax Refund	**536.00**	**J**			**536.00**	**536.00**

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(2): $ 1,490.11

9. NCGS 1C-1601(a)(9) and 11 U.S.C. § 522 INDIVIDUAL RETIREMENT PLANS & RETIREMENT FUNDS, as defined in the Internal Revenue Code, and any plan treated in the same manner as an individual retirement plan, including individual retirement accounts and Roth retirement accounts as described in §§ 408(a) and 408A of the Internal Revenue Code, individual retirement annuities as described in § 408(b) of the Internal Revenue Code, accounts established as part of a trust described in § 408(c) of the Internal Revenue Code, and funds in an account exempt from taxation under § 401, 403, 408, 408A, 414, 457, or 510(a) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as defined in G.S. 105-228.90.

Type of Account\Location of Account\Last Four Digits of Account Number
-NONE-

10. NCGS 1C-1601(a)(10) FUNDS IN A COLLEGE SAVINGS PLAN, as qualified under § 529 of the Internal Revenue Code, and that are not otherwise excluded from the estate pursuant to 11 U.S.C. §§ 541(b)(5)-(6), (e), not to exceed a cumulative limit of $25,000. If funds were placed in a college savings plan within the 12 months prior to filing, the contributions must have been made in the ordinary course of the debtor's financial affairs and must have been consistent with the debtor's past pattern of contributions. The exemption applies to funds for a child of the debtor that will actually be used for the child's college or university expenses.

College Savings Plan\Last Four Digits of Account Number\Value\Initials of Child Beneficiary
-NONE-

11. NCGS 1C-1601(a)(11) RETIREMENT BENEFITS UNDER THE RETIREMENT PLANS OF OTHER STATES AND GOVERNMENTAL UNITS OF OTHER STATES (The debtor's interest is exempt only to the extent that these benefits are exempt under the laws of the state or governmental unit under which the benefit plan is established).

Name of Retirement Plan\State Governmental Unit\Last Four Digits of Identifying Number
-NONE-

12. NCGS 1C-1601(a)(12) ALIMONY, SUPPORT, SEPARATE MAINTENANCE, AND CHILD SUPPORT PAYMENTS OR FUNDS THAT HAVE BEEN RECEIVED OR TO WHICH THE DEBTOR IS ENTITLED (The debtor's interest is exempt to the extent the payments or funds are reasonably necessary for the support of the debtor or any dependent of the debtor).

Type of Support\Amount\Location of Funds
-NONE-

13. TENANCY BY THE ENTIRETY. The following property is claimed as exempt pursuant to 11 U.S.C. § 522 and the law of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of Property and Address	Market Value	Lien Holder	Amount of Lien	Net Value
-NONE-				

VALUE CLAIMED AS EXEMPT: $ 0.00

14. NORTH CAROLINA PENSION FUND EXEMPTIONS

	-NONE-	

15. OTHER EXEMPTIONS CLAIMED UNDER LAWS OF THE STATE OF NORTH CAROLINA

a.	**Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362**	**350.00**
b.	**Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362**	**1,625.92**

16. FEDERAL PENSION FUND EXEMPTIONS

	-NONE-	

17. OTHER EXEMPTIONS CLAIMED UNDER NONBANKRUPTCY FEDERAL LAW

	-NONE-	

18. RECENT PURCHASES

(a). List tangible personal property purchased by the debtor within ninety (90) days of the filing of the bankruptcy petition.

Description	Market Value	Lien Holder	Amount of Lien	Net Value
-NONE-				

(b). List any tangible personal property from 18(a) that is directly traceable to the liquidation or conversion of property that may be exempt and that was not acquired by transferring or using additional property.

Description of Replacement Property	Description of Property Liquidated or Converted that May Be Exempt

19. The debtor's property is subject to the following claims:

a. Of the United States or its agencies as provided by federal law.
b. Of the State of North Carolina or its subdivisions for taxes, appearance bonds or fiduciary bonds;
c. Of a lien by a laborer for work done and performed for the person claiming the exemption, but only as to the specific property affected.
d. Of a lien by a mechanic for work done on the premises, but only as to the specific property affected.
e. For payment of obligations contracted for the purchase of specific real property affected.
f. For contractual security interests in specific property affected; provided, that the exemptions shall apply to the debtor's household goods notwithstanding any contract for a nonpossessory, nonpurchase money security interest in any such goods.
g. For statutory liens, on the specific property affected, other than judicial liens.
h. For child support, alimony or distributive award order pursuant to Chapter 50 of the General Statutes of North Carolina.
i. For criminal restitution orders docketed as civil judgments pursuant to G.S. 15A-1340.38.
j. Debts of a kind specified in 11 U.S.C. § 523(a)(1) (certain taxes), (5) (domestic support obligations).
k. Debts of a kind specified in 11 U.S.C. § 522(c).

Claimant	Nature of Claim	Amount of Claim	Description of Property	Value of Property	Net Value
Furniture Plus, Inc.	**Purchase Money Security**	**1,101.00**	**Freezer/Living Room Furniture/Bedroom Furniture**	**1,101.00**	**0.00**

None of the property listed in paragraph 18(a), except qualified replacement property under 18(b), has been included in this claim of exemptions.

None of the claims listed in paragraph 19 is subject to this claim of exemptions.

I declare that to the extent any exemptions I have claimed appear on its face to exceed the amount allowed by the applicable statute, I claim only the maximum amount allowed by statute.

UNSWORN DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF INDIVIDUAL
TO SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

We, **Everett Standford Meadows and Vickie Jean Meadows**, declare under penalty of perjury that I have read the foregoing Schedule C-1 - Property Claimed as Exempt, consisting of 5 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Executed on: **February 21, 2017**

/s/ Everett Standford Meadows
Everett Standford Meadows
Debtor

/s/ Vickie Jean Meadows
Vickie Jean Meadows
Debtor 2

Fill in this information to identify your case:

Debtor 1 **Everett Standford Meadows**
First Name Middle Name Last Name

Debtor 2 **Vickie Jean Meadows**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number
(if known)

☐ Check if this is an amended filing

Official Form 106D
Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

■ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A **Amount of claim** Do not deduct the value of collateral.	*Column B* **Value of collateral that supports this claim**	*Column C* **Unsecured portion** If any
2.1 Capital One Auto Finance	**$16,681.00**	**$22,400.00**	**$0.00**
2.2 Capital One/Yamaha	**$1,857.00**	**$1,560.00**	**$297.00**

2.1 Capital One Auto Finance
Creditor's Name

Attn: Bankruptcy
P.O. Box 30285
Salt Lake City, UT 84130
Number, Street, City, State & Zip Code

Describe the property that secures the claim:

2013 Toyota Tacoma 44,143 miles VIN 5TFJX4GN1DX026174/NADA $22,400/ Retain/Pay inside plan/$569 per mo

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
■ Other (including a right to offset) **Automobile loan**

Date debt was incurred **September 2013**

Last 4 digits of account number **1001**

2.2 Capital One/Yamaha
Creditor's Name

Attn: Bankruptcy
P.O. Box 30285
Salt Lake City, UT 84130
Number, Street, City, State & Zip Code

Describe the property that secures the claim:

2014 Yamaha Zuma 50F VIN RKRSA43AXEA117516/NADA $1,560/ Titled in grandson/Retain/Pay outside plan by co-debtor/$85 per mo

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
■ At least one of the debtors and another

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit

Debtor 1 **Everett Standford Meadows** — First Name / Middle Name / Last Name

Debtor 2 **Vickie Jean Meadows** — First Name / Middle Name / Last Name

Case number (if know)

☐ **Check if this claim relates to a community debt**

■ Other (including a right to offset) **Automobile loan**

Date debt was incurred May 2014 — **Last 4 digits of account number** 8676

2.3 Federal Housing Administration
Creditor's Name
Department of HUD/Natl Srvc Center
301 NW 6th St. Ste 200
Oklahoma City, OK 73102
Number, Street, City, State & Zip Code

Describe the property that secures the claim: **Notice**

$0.00 | **$0.00** | **$0.00**

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
■ Other (including a right to offset) **Notice**

Date debt was incurred 2008 — **Last 4 digits of account number**

2.4 Furniture Plus, Inc.
Creditor's Name
817 Marine Boulevard North
Jacksonville, NC 28540
Number, Street, City, State & Zip Code

Describe the property that secures the claim: **Freezer/Living Room Furniture/Bedroom Furniture/PMSI/Retain/Pay fully inside plan/ $100 per mo**

$1,101.00 | **$1,101.00** | **$0.00**

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
■ Other (including a right to offset) **Purchase Money Security**

Date debt was incurred November 2016 — **Last 4 digits of account number** 5694

2.5 PennyMac Loan Services
Creditor's Name
Attn: Bankruptcy
P.O. Box 514351
Los Angeles, CA 90051
Number, Street, City, State & Zip Code

Describe the property that secures the claim: **113 Puller Drive Jacksonville, NC 28540/1st Lien Deed of Trust/Retain/Pay outside plan/Current/ $1,116 per mo/Due 1st**

$97,617.00 | **$102,360.00** | **$0.00**

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.

Nature of lien. Check all that apply.

Debtor 1 **Everett Standford Meadows** Case number (if know)
First Name Middle Name Last Name
Debtor 2 **Vickie Jean Meadows**
First Name Middle Name Last Name

☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
■ Other (including a right to offset) **Deed of Trust**

Date debt was incurred **May 2008** **Last 4 digits of account number** **7422**

2.6 **US Attorneys Office**
Creditor's Name
Attn: Civil Process Clerk
310 New Bern Ave, Ste 800 FBLG
Raleigh, NC 27601-1461
Number, Street, City, State & Zip Code

Describe the property that secures the claim: **$0.00** **$0.00** **$0.00**

Notice

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
■ Other (including a right to offset) **Notice**

Date debt was incurred **2008** **Last 4 digits of account number**

Add the dollar value of your entries in Column A on this page. Write that number here:	**$117,256.00**
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	**$117,256.00**

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐ Name, Number, Street, City, State & Zip Code
Capital One Auto Finance
3905 North Dallas Parkway
Plano, TX 75093
On which line in Part 1 did you enter the creditor? **2.1**
Last 4 digits of account number ___

☐ Name, Number, Street, City, State & Zip Code
Capital One/Yamaha
P.O. Box 7680
Carol Stream, IL 60116
On which line in Part 1 did you enter the creditor? **2.2**
Last 4 digits of account number ___

☐ Name, Number, Street, City, State & Zip Code
PennyMac Loan Services
P.O. Box 514387
Los Angeles, CA 90051
On which line in Part 1 did you enter the creditor? **2.5**
Last 4 digits of account number ___

Fill in this information to identify your case:

Debtor 1: **Everett Standford Meadows**
First Name / Middle Name / Last Name

Debtor 2 (Spouse if, filing): **Vickie Jean Meadows**
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number (if known): ______

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims 12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. **Do any creditors have priority unsecured claims against you?**
   - ☐ No. Go to Part 2.
   - ■ Yes.

2. **List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

   (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	**Internal Revenue Service** — Last 4 digits of account number ____	$0.00	$0.00	$0.00

Internal Revenue Service
Priority Creditor's Name
Bankruptcy Dept
P.O. Box 21126
Philadelphia, PA 19114
Number Street City State ZIp Code

When was the debt incurred? ______

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify ______

Notice/Preferred Address

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (if know)

2.2 **NC Department of Commerce**
Priority Creditor's Name
Division of Employment Security
P.O. Box 26504
Raleigh, NC 27611
Number Street City State ZIp Code

Last 4 digits of account number **$0.00** **$0.00** **$0.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify **Notice**

2.3 **NC Department of Revenue**
Priority Creditor's Name
Bankruptcy Division
PO Box 1168
Raleigh, NC 27602
Number Street City State ZIp Code

Last 4 digits of account number **$0.00** **$0.00** **$0.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify **Notice**

2.4 **Onslow County Tax Office**
Priority Creditor's Name
General Manager
234 NW Corridor Blvd.
Jacksonville, NC 28540
Number Street City State ZIp Code

Last 4 digits of account number **$0.00** **$0.00** **$0.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify **Notice/Real estate taxes paid by lender through escrow account**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**

Case number (if know)

2.5 **US Attorney General**
Priority Creditor's Name
US Department of Justice
950 Pennsylvania Avenue NW
Washington, DC 20530
Number Street City State ZIp Code

Last 4 digits of account number **$0.00** **$0.00** **$0.00**

When was the debt incurred?

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify **Notice**

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ■ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1 **Barclays Bank Delaware**
Nonpriority Creditor's Name
100 S West St
Wilmington, DE 19801
Number Street City State ZIp Code

Last 4 digits of account number **0912** **$1,465.00**

When was the debt incurred? **05/14**

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (if know)

4.2 Barclays Bank Delaware
Nonpriority Creditor's Name
100 S West St
Wilmington, DE 19801
Number Street City State ZIp Code

Last 4 digits of account number 2670 — **$492.00**
When was the debt incurred? 05/14

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

4.3 Citibank / Sears
Nonpriority Creditor's Name
Citicorp Credit Services/Attn: Bky
PO Box 790040
Saint Louis, MO 63179
Number Street City State ZIp Code

Last 4 digits of account number 2573 — **$2,763.00**
When was the debt incurred? 12/14

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

4.4 Citibank / Sears
Nonpriority Creditor's Name
Citicorp Credit Services/Attn: Bky
PO Box 790040
Saint Louis, MO 63179
Number Street City State ZIp Code

Last 4 digits of account number 7477 — **$3,957.00**
When was the debt incurred? 12/13

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (if know)

4.5 **Citibank/Sears**
Nonpriority Creditor's Name
Citicorp Credit Srvs/Centralized Bky
PO Box 790040
Saint Louis, MO 63179
Number Street City State ZIp Code

Last 4 digits of account number **2296** **$3,930.00**
When was the debt incurred? **12/13**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

4.6 **Citibank/Sears**
Nonpriority Creditor's Name
Citicorp Credit Srvs/Centralized Bky
PO Box 790040
Saint Louis, MO 63179
Number Street City State ZIp Code

Last 4 digits of account number **3297** **$1,868.00**
When was the debt incurred? **12/14**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

4.7 **Comenity Bank/Lane Bryant**
Nonpriority Creditor's Name
PO Box 182125
Columbus, OH 43218
Number Street City State ZIp Code

Last 4 digits of account number **6612** **Unknown**
When was the debt incurred? **10/86**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (if know)

4.8 **Comenity Bank/Peebles**
Nonpriority Creditor's Name
PO Box 182125
Columbus, OH 43218
Number Street City State ZIp Code
Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

Last 4 digits of account number **2457** **$2,046.00**
When was the debt incurred? **05/13**
As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

4.9 **Credit One Bank NA**
Nonpriority Creditor's Name
PO Box 98873
Las Vegas, NV 89193
Number Street City State ZIp Code
Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

Last 4 digits of account number **9249** **$1,447.00**
When was the debt incurred? **01/14**
As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

4.10 **Credit One Bank NA**
Nonpriority Creditor's Name
PO Box 98873
Las Vegas, NV 89193
Number Street City State ZIp Code
Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

Last 4 digits of account number **8812** **$1,450.00**
When was the debt incurred? **04/14**
As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (if know)

4.1 1

Erica Sue Engel
Nonpriority Creditor's Name
135 Denise Drive
Jacksonville, NC 28540
Number Street City State ZIp Code

Last 4 digits of account number

$0.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Notice**

4.1 2

First Premier
Nonpriority Creditor's Name
601 S Minneapolis Ave
Sioux Falls, SD 57104
Number Street City State ZIp Code

Last 4 digits of account number **1319**

$777.00

When was the debt incurred? **08/14**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

4.1 3

Kohls/Capital One
Nonpriority Creditor's Name
Kohls Credit
PO Box 3043
Milwaukee, WI 53201
Number Street City State ZIp Code

Last 4 digits of account number **7060**

$979.00

When was the debt incurred? **12/13**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (if know)

4.14

Nathan A. Meadows
Nonpriority Creditor's Name
170 W. Backbone Road, Apt 5
Princeton, IL 61356
Number Street City State ZIp Code

Last 4 digits of account number
$0.00
When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Notice/Co-debtor**

4.15

NC State Employees Credit Union
Nonpriority Creditor's Name
900 Wade Avenue/Personal Lines
Raleigh, NC 27611
Number Street City State ZIp Code

Last 4 digits of account number **6479**
$0.00
When was the debt incurred? **04/06**

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Notice**

4.16

NC State Employees Credit Union
Nonpriority Creditor's Name
900 Wade Avenue/Personal Lines
Raleigh, NC 27611
Number Street City State ZIp Code

Last 4 digits of account number **6403**
$869.00
When was the debt incurred? **05/15**

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Loan**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (if know)

4.17

NC State Employees Credit Union
Nonpriority Creditor's Name
114 North Plain Road
Jacksonville, NC 28546
Number Street City State ZIp Code

Last 4 digits of account number **6404** **$1,662.00**

When was the debt incurred? **2017**

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Loan**

4.18

Springleaf Financial
Nonpriority Creditor's Name
214 Brynn Marr Road
Jacksonville, NC 28546
Number Street City State ZIp Code

Last 4 digits of account number **6535** **$0.00**

When was the debt incurred? **9/09/09**

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Notice**

4.19

Synchrony Bank/Care Credit
Nonpriority Creditor's Name
Attn: Bankruptcy
PO Box 956060
Orlando, FL 32896
Number Street City State ZIp Code

Last 4 digits of account number **2106** **$580.00**

When was the debt incurred? **06/14**

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (if know)

4.20 **Synchrony Bank/Care Credit**
Nonpriority Creditor's Name
Attn: Bankruptcy
PO Box 956060
Orlando, FL 32896
Number Street City State ZIp Code

Last 4 digits of account number **1827** — **$580.00**
When was the debt incurred? **6/03/14**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

4.21 **Synchrony Bank/Walmart**
Nonpriority Creditor's Name
Attn: Bankruptcy
PO Box 956060
Orlando, FL 32896
Number Street City State ZIp Code

Last 4 digits of account number **1746** — **$1,185.00**
When was the debt incurred? **06/16**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

4.22 **Wells Fargo Auto Finance**
Nonpriority Creditor's Name
MAC 4031-080
Phoenix, AZ 85038
Number Street City State ZIp Code

Last 4 digits of account number **9001** — **$0.00**
When was the debt incurred? **3/17/08**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Notice**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (if know)

4.23

Wells Fargo Dealer Services
Nonpriority Creditor's Name
Attn: Bankruptcy
PO Box 19657
Irvine, CA 92623
Number Street City State ZIp Code

Last 4 digits of account number 7829 — **$0.00**

When was the debt incurred? 1/27/04

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Notice**

4.24

Wells Fargo Dealer Services
Nonpriority Creditor's Name
Attn: Bankruptcy
PO Box 19657
Irvine, CA 92623
Number Street City State ZIp Code

Last 4 digits of account number 7610 — **$0.00**

When was the debt incurred? 3/17/08

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Notice**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address
Barclays Bank
P.O. Box 1337
Philadelphia, PA 19101

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.2** of (*Check one):*
- ☐ Part 1: Creditors with Priority Unsecured Claims
- ■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Barclays Bank Delaware
P.O. Box 13337
Philadelphia, PA 19101

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.1** of (*Check one):*
- ☐ Part 1: Creditors with Priority Unsecured Claims
- ■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Care Credit
P.O. Box 960061
Orlando, FL 32896

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.20** of (*Check one):*
- ☐ Part 1: Creditors with Priority Unsecured Claims
- ■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

On which entry in Part 1 or Part 2 did you list the original creditor?

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (if know)

Citibank/Sears
P.O. Box 78051
Phoenix, AZ 85062

Line **4.3** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Citibank/Sears
P.O. Box 78051
Phoenix, AZ 85062

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.4** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
First Premier Bank
P.O. Box 5529
Sioux Falls, SD 57117

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.12** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Kohl's/Capital One
P.O. Box 2983
Milwaukee, WI 53201

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.13** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Peebles
P.O. Box 659465
San Antonio, TX 78265

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.8** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Sears
P.O. Box 78051
Phoenix, AZ 85062

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.6** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
SYNCB/Walmart
P.O. Box 530927
Atlanta, GA 30353

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.21** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Synchrony Bank/Care Credit
P.O. Box 960061
Orlando, FL 32896

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.19** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total claims from Part 1	6a.	**Domestic support obligations**	6a.	$ **0.00**
	6b.	**Taxes and certain other debts you owe the government**	6b.	$ **0.00**
	6c.	**Claims for death or personal injury while you were intoxicated**	6c.	$ **0.00**
	6d.	**Other.** Add all other priority unsecured claims. Write that amount here.	6d.	$ **0.00**
	6e.	**Total Priority.** Add lines 6a through 6d.	6e.	$ **0.00**

				Total Claim
Total claims from Part 2	6f.	**Student loans**	6f.	$ **0.00**
	6g.	**Obligations arising out of a separation agreement or divorce that you did not report as priority claims**	6g.	$ **0.00**
	6h.	**Debts to pension or profit-sharing plans, and other similar debts**	6h.	$ **0.00**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**

Case number (if know)

6i.	**Other.** Add all other nonpriority unsecured claims. Write that amount here.	6i.	$ **26,050.00**
6j.	**Total Nonpriority.** Add lines 6f through 6i.	6j.	$ **26,050.00**

Fill in this information to identify your case:

Debtor 1	**Everett Standford Meadows**		
	First Name	Middle Name	Last Name
Debtor 2	**Vickie Jean Meadows**		
(Spouse if, filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number
(if known)

☐ Check if this is an amended filing

Official Form 106G
Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**

■ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Name Number Street City State ZIP Code	
2.2	Name Number Street City State ZIP Code	
2.3	Name Number Street City State ZIP Code	
2.4	Name Number Street City State ZIP Code	
2.5	Name Number Street City State ZIP Code	

Fill in this information to identify your case:

Debtor 1 **Everett Standford Meadows**
First Name Middle Name Last Name

Debtor 2 **Vickie Jean Meadows**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number ______
(if known)

☐ Check if this is an amended filing

Official Form 106H
Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.

☐ No
■ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

■ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

	Column 1: **Your codebtor** Name, Number, Street, City, State and ZIP Code	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.1	**Nathan Meadows** **170 W. Backbone Road Apt 5** **Princeton, IL 61356**	■ Schedule D, line **2.2** ☐ Schedule E/F, line ______ ☐ Schedule G ______ **Capital One/Yamaha**

Fill in this information to identify your case:

Debtor 1: **Everett Standford Meadows**

Debtor 2 (Spouse, if filing): **Vickie Jean Meadows**

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number (If known): ____________

Check if this is:
☐ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:
____
MM / DD/ YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

   If you have more than one job, attach a separate page with information about additional employers.

   Include part-time, seasonal, or self-employed work.

   Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	☐ Employed ■ Not employed	■ Employed ☐ Not employed
Occupation		**Safety Assistant**
Employer's name		**Onslow County Board of Education**
Employer's address		**200 Broadhurst Road Jacksonville, NC 28540**
How long employed there?		**30 years**

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			For Debtor 1	For Debtor 2 or non-filing spouse
2.	**List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$ **0.00**	$ **2,156.00**
3.	**Estimate and list monthly overtime pay.**	3.	+$ **0.00**	+$ **0.00**
4.	**Calculate gross Income.** Add line 2 + line 3.	4.	$ **0.00**	$ **2,156.00**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**

Case number (*if known*)

		Line	For Debtor 1		For Debtor 2 or non-filing spouse
	Copy line 4 here	4.	$ 0.00		$ 2,156.00
5.	**List all payroll deductions:**				
5a.	**Tax, Medicare, and Social Security deductions**	5a.	$ 0.00		$ 534.00
5b.	**Mandatory contributions for retirement plans**	5b.	$ 0.00		$ 0.00
5c.	**Voluntary contributions for retirement plans**	5c.	$ 0.00		$ 129.00
5d.	**Required repayments of retirement fund loans**	5d.	$ 0.00		$ 0.00
5e.	**Insurance**	5e.	$ 0.00		$ 168.00
5f.	**Domestic support obligations**	5f.	$ 0.00		$ 0.00
5g.	**Union dues**	5g.	$ 0.00		$ 0.00
5h.	**Other deductions.** Specify:	5h.+	$ 0.00	+	$ 0.00
6.	**Add the payroll deductions.** Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	$ 0.00		$ 831.00
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$ 0.00		$ 1,325.00
8.	**List all other income regularly received:**				
8a.	**Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$ 0.00		$ 0.00
8b.	**Interest and dividends**	8b.	$ 0.00		$ 0.00
8c.	**Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$ 0.00		$ 0.00
8d.	**Unemployment compensation**	8d.	$ 0.00		$ 0.00
8e.	**Social Security**	8e.	$ 0.00		$ 0.00
8f.	**Other government assistance that you regularly receive** Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: **USMC Retirement ($1,759 - $164)**	8f.	$ 1,595.00		$ 0.00
	VA Disability		$ 1,159.00		$ 0.00
8g.	**Pension or retirement income**	8g.	$ 0.00		$ 0.00
8h.	**Other monthly income.** Specify:	8h.+	$ 0.00	+	$ 0.00
9.	**Add all other income.** Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	$ 2,754.00		$ 0.00

10. **Calculate monthly income.** Add line 7 + line 9.
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.
10. $ 2,754.00 + $ 1,325.00 = $ 4,079.00

11. **State all other regular contributions to the expenses that you list in *Schedule J*.**
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.
Specify: 11. +$ 0.00

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the *Summary of Schedules* and *Statistical Summary of Certain Liabilities* and Related *Data,* if it applies
12. $ 4,079.00
Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**
- ■ No.
- ☐ Yes. Explain: **Wife is a 10 month employee.**

Fill in this information to identify your case:

Debtor 1 **Everett Standford Meadows**

Debtor 2 **Vickie Jean Meadows**
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number ______________
(If known)

Check if this is:
☐ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:
MM / DD / YYYY

Official Form 106J
Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**
   ☐ No. Go to line 2.
   ■ Yes. **Does Debtor 2 live in a separate household?**
      ■ No
      ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. **Do you have dependents?** ■ No
   Do not list Debtor 1 and Debtor 2. ☐ Yes. Fill out this information for each dependent.............
   Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?** ■ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

			Your expenses
4.	**The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4.	$ 1,116.00
	If not included in line 4:		
4a.	Real estate taxes	4a.	$ 0.00
4b.	Property, homeowner's, or renter's insurance	4b.	$ 0.00
4c.	Home maintenance, repair, and upkeep expenses	4c.	$ 50.00
4d.	Homeowner's association or condominium dues	4d.	$ 0.00
5.	**Additional mortgage payments for your residence,** such as home equity loans	5.	$ 0.00

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (if known)

6.	**Utilities:**		
6a.	Electricity, heat, natural gas	6a. $	**200.00**
6b.	Water, sewer, garbage collection	6b. $	**120.00**
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. $	**272.00**
6d.	Other. Specify: **Cable**	6d. $	**220.00**
	Pest Control	$	**11.00**
7.	**Food and housekeeping supplies**	7. $	**475.00**
8.	**Childcare and children's education costs**	8. $	**0.00**
9.	**Clothing, laundry, and dry cleaning**	9. $	**50.00**
10.	**Personal care products and services**	10. $	**64.00**
11.	**Medical and dental expenses**	11. $	**25.00**
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12. $	**325.00**
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13. $	**0.00**
14.	**Charitable contributions and religious donations**	14. $	**0.00**
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a.	Life insurance	15a. $	**178.00**
15b.	Health insurance	15b. $	**0.00**
15c.	Vehicle insurance	15c. $	**67.00**
15d.	Other insurance. Specify:	15d. $	**0.00**
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: **Vehicle/Tags**	16. $	**18.00**
17.	**Installment or lease payments:**		
17a.	Car payments for Vehicle 1	17a. $	**0.00**
17b.	Car payments for Vehicle 2	17b. $	**0.00**
17c.	Other. Specify:	17c. $	**0.00**
17d.	Other. Specify:	17d. $	**0.00**
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).**	18. $	**0.00**
19.	**Other payments you make to support others who do not live with you.** Specify:	19. $	**0.00**
20.	**Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.**		
20a.	Mortgages on other property	20a. $	**0.00**
20b.	Real estate taxes	20b. $	**0.00**
20c.	Property, homeowner's, or renter's insurance	20c. $	**0.00**
20d.	Maintenance, repair, and upkeep expenses	20d. $	**0.00**
20e.	Homeowner's association or condominium dues	20e. $	**0.00**
21.	**Other:** Specify:	21. +$	**0.00**

22. **Calculate your monthly expenses**

22a. Add lines 4 through 21.	$ **3,191.00**
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	$
22c. Add line 22a and 22b. The result is your monthly expenses.	$ **3,191.00**

23. **Calculate your monthly net income.**

23a. Copy line 12 *(your combined monthly income)* from Schedule I.	23a. $	**4,079.00**
23b. Copy your monthly expenses from line 22c above.	23b. -$	**3,191.00**
23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income*.	23c. $	**888.00**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

■ No.
☐ Yes. Explain here:

Fill in this information to identify your case:

Debtor 1	**Everett Standford Meadows**		
	First Name	Middle Name	Last Name
Debtor 2	**Vickie Jean Meadows**		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of person ________ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X **/s/ Everett Standford Meadows**
Everett Standford Meadows
Signature of Debtor 1

Date **February 21, 2017**

X **/s/ Vickie Jean Meadows**
Vickie Jean Meadows
Signature of Debtor 2

Date **February 21, 2017**

Fill in this information to identify your case:

Debtor 1	**Everett Standford Meadows**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	**Vickie Jean Meadows**		
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number (if known)

☐ Check if this is an amended filing

Official Form 107
Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

■ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

■ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

■ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No
■ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	**Gross income** (before deductions and exclusions)	**Sources of income** Check all that apply.	**Gross income** (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	☐ Wages, commissions, bonuses, tips ☐ Operating a business	**$0.00**	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$2,295.67**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (*if known*)

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	**Gross income** (before deductions and exclusions)	**Sources of income** Check all that apply.	**Gross income** (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2016)	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$16,445.51**	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$21,464.03**
For the calendar year before that: (January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$14,752.69**	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$22,790.44**

5. Did you receive any other income during this year or the two previous calendar years?
Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No
■ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	**Gross income from each source** (before deductions and exclusions)	**Sources of income** Describe below.	**Gross income** (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	**Retirement,VA Disability**	**$5,836.54**		
For last calendar year: (January 1 to December 31, 2016)	**Retirement,VA Disability**	**$51,374.77**		
For the calendar year before that: (January 1 to December 31, 2015)	**Retirement, VA Disability**	**$49,673.77**		

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $6,425* or more?

☐ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of $6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

■ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**
During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $600 or more?

☐ No. Go to line 7.
■ Yes List below each creditor to whom you paid a total of $600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (*if known*)

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
None other than in ordinary and usual course of business		**$0.00**	**$0.00**	☐ Mortgage ☐ Car ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors ☐ Other__

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

■ No
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**
Include payments on debts guaranteed or cosigned by an insider.

■ No
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

■ No
☐ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
Check all that apply and fill in the details below.

■ No. Go to line 11.
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

■ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

■ No
☐ Yes

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (*if known*)

Part 5: List Certain Gifts and Contributions

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than $600 per person?**

- ■ No
- ☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than $600 per person Person to Whom You Gave the Gift and Address:	Describe the gifts	Dates you gave the gifts	Value

14. **Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than $600 to any charity?**

- ■ No
- ☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than $600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value

Part 6: List Certain Losses

15. **Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

- ■ No
- ☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property.*	Date of your loss	Value of property lost

Part 7: List Certain Payments or Transfers

16. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
- ■ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Roger A. Moore Attorney at Law 100 Old Bridge Street Jacksonville, NC 28540 RMoore@embarqmail.com	**$455 total (includes $310 filing fee, $50 attorney fees, $70 credit reports, $25 credit counseling)**	**January 2017**	**$455.00**

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**
Do not include any payment or transfer that you listed on line 16.

- ■ No
- ☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows** Case number (*if known*)

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

■ No
☐ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices.*)

■ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made

Part 8: **List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

■ **No**
☐ **Yes. Fill in the details.**

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer

21. **Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

■ **No**
☐ **Yes. Fill in the details.**

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

22. **Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

■ **No**
☐ **Yes. Fill in the details.**

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

Part 9: **Identify Property You Hold or Control for Someone Else**

23. **Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

☐ **No**
■ **Yes. Fill in the details.**

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Erica Engel **135 Denise Drive** **Jacksonville, NC 28540**	**113 Puller Drive** **Jacksonville, NC 28540**	**1999 Ford Escort**	**$250.00**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows** Case number (*if known*)

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ***Environmental law*** **means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.**
- ***Site*** **means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.**
- ***Hazardous material*** **means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.**

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

■ **No**
☐ **Yes. Fill in the details.**

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

■ **No**
☐ **Yes. Fill in the details.**

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

■ **No**
☐ **Yes. Fill in the details.**

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☐ **A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time**

☐ **A member of a limited liability company (LLC) or limited liability partnership (LLP)**

☐ **A partner in a partnership**

☐ **An officer, director, or managing executive of a corporation**

☐ **An owner of at least 5% of the voting or equity securities of a corporation**

■ **No. None of the above applies. Go to Part 12.**

☐ **Yes. Check all that apply above and fill in the details below for each business.**

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (*if known*)

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

■ **No**
□ **Yes. Fill in the details below.**

Name Address (Number, Street, City, State and ZIP Code)	Date Issued

Part 12: **Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Everett Standford Meadows	/s/ Vickie Jean Meadows
Everett Standford Meadows **Signature of Debtor 1**	**Vickie Jean Meadows** **Signature of Debtor 2**
Date February 21, 2017	**Date** February 21, 2017

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

■ No
□ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No
□ Yes. Name of Person ______. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 **Everett Standford Meadows**

Debtor 2 (Spouse, if filing) **Vickie Jean Meadows**

United States Bankruptcy Court for the: Eastern District of North Carolina

Case number (if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

☐ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).

■ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).

☐ 3. The commitment period is 3 years.

■ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 122C-1
Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. **What is your marital and filing status?** Check one only.
   - ☐ **Not married**. Fill out Column A, lines 2-11.
   - ■ **Married.** Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write $0 in the space.

	Debtor 1		Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. **Your gross wages, salary, tips, bonuses, overtime, and commissions** (before all payroll deductions).			$ 1,176.31	$ 1,725.50
3. **Alimony and maintenance payments.** Do not include payments from a spouse if Column B is filled in.			$ 0.00	$ 0.00
4. **All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.** Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.			$ 0.00	$ 0.00
5. **Net income from operating a business, profession, or farm**	Debtor 1			
Gross receipts (before all deductions)	$ 0.00			
Ordinary and necessary operating expenses	-$ 0.00			
Net monthly income from a business, profession, or farm	$ 0.00	Copy here ->	$ 0.00	$ 0.00
6. **Net income from rental and other real property**	Debtor 1			
Gross receipts (before all deductions)	$ 0.00			
Ordinary and necessary operating expenses	-$ 0.00			
Net monthly income from rental or other real property	$ 0.00	Copy here ->	$ 0.00	$ 0.00

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**

Case number (*if known*)

	Column A **Debtor 1**	*Column B* **Debtor 2 or non-filing spouse**
7. **Interest, dividends, and royalties**	$ **0.00**	$ **0.00**
8. **Unemployment compensation**	$ **0.00**	$ **0.00**
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:		
For you $ **0.00**		
For your spouse $ **0.00**		
9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.	$ **1,755.67**	$ **0.00**
10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.		
VA Disability	$ **1,156.62**	$ **0.00**
	$ **0.00**	$ **0.00**
Total amounts from separate pages, if any. +	$ **0.00**	$ **0.00**

11. **Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

$ **4,088.60** + $ **1,725.50** = $ **5,814.10**

Total average monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. **Copy your total average monthly income from line 11.** $ **5,814.10**

13. **Calculate the marital adjustment.** Check one:

- ☐ You are not married. Fill in 0 below.
- ■ You are married and your spouse is filing with you. Fill in 0 below.
- ☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

$
$
+$

Total $ **0.00** **Copy here=>** - **0.00**

14. **Your current monthly income.** Subtract line 13 from line 12. $ **5,814.10**

15. **Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here**=>** $ **5,814.10**

Multiply line 15a by 12 (the number of months in a year). **x** 12

15b. The result is your current monthly income for the year for this part of the form. $ **69,769.20**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (*if known*)

16. **Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live. **NC**

16b. Fill in the number of people in your household. **2**

16c. Fill in the median family income for your state and size of household. $ **55,028.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. **How do the lines compare?**

17a. ☐ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3).* **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).

17b. ■ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3).* **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. **Copy your total average monthly income from line 11 .** $ **5,814.10**

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. **-$** **0.00**

19b. **Subtract line 19a from line 18.** $ **5,814.10**

20. **Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b $ **5,814.10**

Multiply by 12 (the number of months in a year). **x** 12

20b. The result is your current monthly income for the year for this part of the form $ **69,769.20**

20c. Copy the median family income for your state and size of household from line 16c $ **55,028.00**

21. **How do the lines compare?**

☐ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years.* Go to Part 4.

■ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years.* Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X **/s/ Everett Standford Meadows**
Everett Standford Meadows
Signature of Debtor 1

Date **February 21, 2017**
MM / DD / YYYY

X **/s/ Vickie Jean Meadows**
Vickie Jean Meadows
Signature of Debtor 2

Date **February 21, 2017**
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Fill in this information to identify your case:

Debtor 1 **Everett Standford Meadows**

Debtor 2 **Vickie Jean Meadows**
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of North Carolina

Case number
(if known)

☐ Check if this is an amended filing

Official Form 122C-2

Chapter 13 Calculation of Your Disposable Income

04/16

To fill out this form, you will need your completed copy of *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 122C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form, Include the line number to which additional information applies. On the top any additional pages, write your name and case number (if known).

Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 122C–1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C–1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

5. **The number of people used in determining your deductions from income**

   Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household. **2**

National Standards You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. $ **1,083.00**

7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories--people who are under 65 and people who are 65 or older--because older people have a higher IRS allowance for health car costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (*if known*)

People who are under 65 years of age

7a.	Out-of-pocket health care allowance per person	$ **54**			
7b.	Number of people who are under 65	X **2**			
7c.	**Subtotal.** Multiply line 7a by line 7b.	$ **108.00**	**Copy here=>**	$ **108.00**	

People who are 65 years of age or older

7d.	Out-of-pocket health care allowance per person	$ **130**			
7e.	Number of people who are 65 or older	X **0**			
7f.	Subtotal. Multiply line 7d by line 7e.	$ **0.00**	**Copy here=>**	$ **0.00**	
7g.	**Total.** Add line 7c and line 7f	$ **108.00**	**Copy total here=>**	$ **108.00**	

Local Standards You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- **Housing and utilities - Insurance and operating expenses**
- **Housing and utilities - Mortgage or rent expenses**

To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities - Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. $ **481.00**

9. **Housing and utilities - Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. $ **0.00**

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.

Name of the creditor	Average monthly payment
PennyMac Loan Services	$ **1,116.00**

9b. Total average monthly payment $ **1,116.00** **Copy here=>** -$ **1,116.00** Repeat this amount on line 33a.

9c. Net mortgage or rent expense.

Subtract line 9b (*total average monthly payment*) from line 9a (*mortgage or rent expense*). If this number is less than $0, enter $0. $ **0.00** **Copy here=>** $ **0.00**

10. **If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.** $ **0.00**

Explain why:

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (*if known*)

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

☐ 0. Go to line 14.

■ 1. Go to line 12.

☐ 2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area. $ **220.00**

13. **Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

Vehicle 1 **Describe Vehicle 1:**

13a. Ownership or leasing costs using IRS Local Standard.. $ **0.00**

13b. Average monthly payment for all debts secured by Vehicle 1.
Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1	Average monthly payment
-NONE-	$

Total Average Monthly Payment $ **0.00** **Copy here =>** -$ **0.00** Repeat this amount on line 33b.

13c. Net Vehicle 1 ownership or lease expense
Subtract line 13b from line 13a. if this number is less than $0, enter $0. .... $ **0.00** **Copy net Vehicle 1 expense here =>** $ **0.00**

Vehicle 2 **Describe Vehicle 2:**

13d. Ownership or leasing costs using IRS Local Standard.. $ **0.00**

13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2	Average monthly payment
	$

Total average monthly payment $ **Copy here =>** -$ **0.00** Repeat this amount on line 33c.

13f. Net Vehicle 2 ownership or lease expense
Subtract line 13e from line 13d. if this number is less than $0, enter $0. .... $ **0.00** **Copy net Vehicle 2 expense here =>** $ **0.00**

14. **Public transportation expense: If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation.** $ **0.00**

15. **Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*. $ **0.00**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (*if known*)

Other Necessary Expenses In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you will actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.
Do not include real estate, sales, or use taxes. $ **592.74**

17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings. $ **0.00**

18. **Life Insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance.
Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term. $ **70.25**

19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.
Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35. $ **0.00**

20. **Education:** The total monthly amount that you pay for education that is either required:
■ as a condition for your job, or
■ for your physically or mentally challenged dependent child if no public education is available for similar services. $ **0.00**

21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.
Do not include payments for any elementary or secondary school education. $ **0.00**

22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7.
Payments for health insurance or health savings accounts should be listed only in line 25. $ **0.00**

23. **Optional telephone and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer.
Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 122C-1, or any amount you previously deducted. **+**$ **0.00**

24. **Add all of the expenses allowed under the IRS expense allowances.**
Add lines 6 through 23. $ **2,554.99**

Additional Expense Deductions These are additional deductions allowed by the Means Test.
Note: Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance	$ **0.00**
Disability insurance	$ **0.00**
Health savings account	**+** $ **15.04**
Total	$ **15.04**

Copy total here=> $ **15.04**

Do you actually spend this total amount?
☐ No. How much do you actually spend? $
■ Yes

26. **Continued contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b) $ **0.00**

27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply.
By law, the court must keep the nature of these expenses confidential. $ **0.00**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows** Case number (*if known*)

28. **Additional home energy costs.** Your home energy costs are included in your insurance and operating expenses on line 8.

    If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs

    You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary. $ **0.00**

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than $160.42* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.

    You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

    * Subject to adjustment on 4/01/19, and every 3 years after that for cases begun on or after the date of adjustment. $ **0.00**

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards.

    To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

    You must show that the additional amount claimed is reasonable and necessary. $ **0.00**

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)(3) and (4).

    Do not include any amount more than 15% of your gross monthly income. $ **0.00**

32. **Add all of the additional expense deductions.**
    Add lines 25 through 31. $ **15.04**

Deductions for Debt Payment

33. **For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.**

    To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Mortgages on your home — **Average monthly payment**

33a. Copy line 9b here => $ **1,116.00**

Loans on your first two vehicles

33b. Copy line 13b here => $ **0.00**

33c. Copy line 13e here => $ **0.00**

33d. List other secured debts:

Name of each creditor for other secured debt	Identify property that secures the debt	Does payment include taxes or insurance?	
Furniture Plus, Inc.	**Freezer/Living Room Furniture/Bedroom Furniture/PMSI/Retain/Pay fully inside plan/ $100 per mo**	■ No ☐ Yes	$ **18.35**
		☐ No ☐ Yes	$
		☐ No ☐ Yes	+$

33e Total average monthly payment. Add lines 33a through 33d $ **1,134.35** Copy total here=> $ **1,134.35**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (*if known*)

34. **Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?**

- ■ No. Go to line 35.
- ☐ Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount		Monthly cure amount
-NONE-		$	÷ 60 =	$
		Total $ **0.00**	Copy total here=>	$ **0.00**

35. **Do you owe any priority claims - such as a priority tax, child support, or alimony - that are past due as of the filing date of your bankruptcy case?** 11 U.S.C. § 507.

- ■ No. Go to line 36.
- ☐ Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims .... $ **0.00** ÷ 60 $ **0.00**

36. **Projected monthly Chapter 13 plan payment** $ **888.00**

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts). X **8.00**

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense $ **71.04** **Copy total here=>** $ **71.04**

37. **Add all of the deductions for debt payment.** Add lines 33e through 36. $ **1,205.39**

Total Deductions from Income

38. **Add all of the allowed deductions.**

Copy line 24, *All of the expenses allowed under IRS expense allowances*	$	**2,554.99**
Copy line 32, *All of the additional expense deductions*	$	**15.04**
Copy line 37, *All of the deductions for debt payment*	+$	**1,205.39**
Total deductions	$	**3,775.42**

Copy total here=> $ **3,775.42**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (*if known*)

Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)

39. **Copy your total current monthly income from line 14 of Form 122C-1, *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period.*** $ **5,814.10**

40. **Fill in any reasonably necessary income you receive for support for dependent children.** The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 122C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child. $ **0.00**

41. **Fill in all qualified retirement deductions.** The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19). $ **0.00**

42. **Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A).** Copy line 38 here => $ **3,775.42**

43. **Deduction for special circumstances.** If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances	Amount of expense
Capital One Auto Finance Toyota Payment (over 57 months)	$ 292.65
Dental Insurance	$ 42.33
Vision Insurance	$ 7.76
Total	$ 342.74

Copy here=> $ **342.74**

44. **Total adjustments.** Add lines 40 through 43. => $ **4,118.16** Copy here=> -$ **4,118.16**

45. **Calculate your monthly disposable income under § 1325(b)(2).** Subtract line 44 from line 39. $ **1,695.94**

Part 3: Change in Income or Expenses

46. **Change in income or expenses.** If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
■ 122C-1 ☐ 122C-2	2	Male debtor no longer employed	December 2016	☐ Increase ■ Decrease	$ 1,176.31
☐ 122C-1 ☐ 122C-2				☐ Increase ☐ Decrease	$
☐ 122C-1 ☐ 122C-2				☐ Increase ☐ Decrease	$
☐ 122C-1 ☐ 122C-2				☐ Increase ☐ Decrease	$

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (*if known*)

Part 4: **Sign Below**

By signing here, under penalty of perjury you declare that the information on this statement and in any attachments is true and correct.

X /s/ Everett Standford Meadows
Everett Standford Meadows
Signature of Debtor 1

Date **February 21, 2017**
MM / DD / YYYY

X /s/ Vickie Jean Meadows
Vickie Jean Meadows
Signature of Debtor 2

Date **February 21, 2017**
MM / DD / YYYY

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (*if known*)

Current Monthly Income Details for the Debtor

Debtor Income Details:
Income for the Period **08/01/2016** to **01/31/2017**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions
Source of Income: **Securitas**
Income by Month:

6 Months Ago:	**08/2016**	**$1,509.26**
5 Months Ago:	**09/2016**	**$2,199.89**
4 Months Ago:	**10/2016**	**$1,198.44**
3 Months Ago:	**11/2016**	**$1,952.25**
2 Months Ago:	**12/2016**	**$198.00**
Last Month:	**01/2017**	**$0.00**
	Average per month:	**$1,176.31**

Line 9 - Pension and retirement income
Source of Income: **USMC**
Income by Month:

6 Months Ago:	**08/2016**	**$1,754.00**
5 Months Ago:	**09/2016**	**$1,754.00**
4 Months Ago:	**10/2016**	**$1,754.00**
3 Months Ago:	**11/2016**	**$1,754.00**
2 Months Ago:	**12/2016**	**$1,759.00**
Last Month:	**01/2017**	**$1,759.00**
	Average per month:	**$1,755.67**

Line 10 - Income from all other sources
Source of Income: **VA Disability**
Income by Month:

6 Months Ago:	**08/2016**	**$1,156.09**
5 Months Ago:	**09/2016**	**$1,156.09**
4 Months Ago:	**10/2016**	**$1,156.09**
3 Months Ago:	**11/2016**	**$1,156.09**
2 Months Ago:	**12/2016**	**$1,156.09**
Last Month:	**01/2017**	**$1,159.27**
	Average per month:	**$1,156.62**

Debtor 1 **Everett Standford Meadows**
Debtor 2 **Vickie Jean Meadows**
Case number (*if known*)

Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:
Income for the Period **08/01/2016** to **01/31/2017**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions
Source of Income: **Onslow County Schools**
Income by Month:

6 Months Ago:	**08/2016**	**$289.00**
5 Months Ago:	**09/2016**	**$1,464.95**
4 Months Ago:	**10/2016**	**$2,006.38**
3 Months Ago:	**11/2016**	**$2,140.33**
2 Months Ago:	**12/2016**	**$2,156.66**
Last Month:	**01/2017**	**$2,295.67**
	Average per month:	**$1,725.50**

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	$245	filing fee
	$75	administrative fee
+	$15	trustee surcharge
	$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	$1,167	filing fee
+	$550	administrative fee
	$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	$200	filing fee
+	$75	administrative fee
	$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	$235	filing fee
+	$75	administrative fee
	$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days ***before*** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

United States Bankruptcy Court
Eastern District of North Carolina

In re **Everett Standford Meadows**
Vickie Jean Meadows

Debtor(s)

Case No.

Chapter **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	$	**4,500.00**
Prior to the filing of this statement I have received	$	**50.00**
Balance Due	$	**4,450.00**

2. $ **310.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

■ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

■ Debtor ☐ Other (specify):

5. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. [Other provisions as needed]
All of the services identified as standard base fee services in Rule 2016-1 of the Local Rules of the US Bankruptcy Court, Eastern District of North Carolina.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
All of those services identified as non-base fee services in Rule 2016-1 of the Local Rules of the US Bankruptcy Court, Eastern District of North Carolina, and also representation of the debtor in dischargeability actions and other adversary actions.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

February 21, 2017
Date

/s/ Roger A. Moore
Roger A. Moore 005757
Signature of Attorney
Roger A. Moore
Attorney at Law
100 Old Bridge Street
Jacksonville, NC 28540
910-455-0448 Fax: 910-347-6343
RMoore@embarqmail.com
Name of law firm

United States Bankruptcy Court
Eastern District of North Carolina

In re **Everett Standford Meadows**
Vickie Jean Meadows
Debtor(s)

Case No.
Chapter **13**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **February 21, 2017**

/s/ Everett Standford Meadows
Everett Standford Meadows
Signature of Debtor

Date: **February 21, 2017**

/s/ Vickie Jean Meadows
Vickie Jean Meadows
Signature of Debtor

Date: **February 21, 2017**

/s/ Roger A. Moore
Signature of Attorney
Roger A. Moore 005757
Roger A. Moore
Attorney at Law
100 Old Bridge Street
Jacksonville, NC 28540
910-455-0448 Fax: 910-347-6343

Barclays Bank
P.O. Box 1337
Philadelphia, PA 19101

Barclays Bank Delaware
100 S West St
Wilmington, DE 19801

Barclays Bank Delaware
P.O. Box 13337
Philadelphia, PA 19101

Capital One Auto Finance
Attn: Bankruptcy
P.O. Box 30285
Salt Lake City, UT 84130

Capital One Auto Finance
3905 North Dallas Parkway
Plano, TX 75093

Capital One/Yamaha
Attn: Bankruptcy
P.O. Box 30285
Salt Lake City, UT 84130

Capital One/Yamaha
P.O. Box 7680
Carol Stream, IL 60116

Care Credit
P.O. Box 960061
Orlando, FL 32896

Citibank / Sears
Citicorp Credit Services/Attn: Bky
PO Box 790040
Saint Louis, MO 63179

Citibank/Sears
Citicorp Credit Srvs/Centralized Bky
PO Box 790040
Saint Louis, MO 63179

Citibank/Sears
P.O. Box 78051
Phoenix, AZ 85062

Comenity Bank/Lane Bryant
PO Box 182125
Columbus, OH 43218

Comenity Bank/Peebles
PO Box 182125
Columbus, OH 43218

Credit One Bank NA
PO Box 98873
Las Vegas, NV 89193

Erica Sue Engel
135 Denise Drive
Jacksonville, NC 28540

Federal Housing Administration
Department of HUD/Natl Srvc Center
301 NW 6th St. Ste 200
Oklahoma City, OK 73102

First Premier
601 S Minneapolis Ave
Sioux Falls, SD 57104

First Premier Bank
P.O. Box 5529
Sioux Falls, SD 57117

Furniture Plus, Inc.
817 Marine Boulevard North
Jacksonville, NC 28540

Internal Revenue Service
Bankruptcy Dept
P.O. Box 21126
Philadelphia, PA 19114

Kohls/Capital One
P.O. Box 2983
Milwaukee, WI 53201

Kohls/Capital One
Kohls Credit
PO Box 3043
Milwaukee, WI 53201

Nathan A. Meadows
170 W. Backbone Road, Apt 5
Princeton, IL 61356

Nathan Meadows
170 W. Backbone Road Apt 5
Princeton, IL 61356

NC Department of Commerce
Division of Employment Security
P.O. Box 26504
Raleigh, NC 27611

NC Department of Revenue
Bankruptcy Division
PO Box 1168
Raleigh, NC 27602

NC State Employees Credit Union
900 Wade Avenue/Personal Lines
Raleigh, NC 27611

NC State Employees Credit Union
114 North Plain Road
Jacksonville, NC 28546

Onslow County Tax Office
General Manager
234 NW Corridor Blvd.
Jacksonville, NC 28540

Peebles
P.O. Box 659465
San Antonio, TX 78265

PennyMac Loan Services
Attn: Bankruptcy
P.O. Box 514351
Los Angeles, CA 90051

PennyMac Loan Services
P.O. Box 514387
Los Angeles, CA 90051

Sears
P.O. Box 78051
Phoenix, AZ 85062

Springleaf Financial
214 Brynn Marr Road
Jacksonville, NC 28546

SYNCB/Walmart
P.O. Box 530927
Atlanta, GA 30353

Synchrony Bank/Care Credit
Attn: Bankruptcy
PO Box 956060
Orlando, FL 32896

Synchrony Bank/Care Credit
P.O. Box 960061
Orlando, FL 32896

Synchrony Bank/Walmart
Attn: Bankruptcy
PO Box 956060
Orlando, FL 32896

US Attorney General
US Department of Justice
950 Pennsylvania Avenue NW
Washington, DC 20530

US Attorneys Office
Attn: Civil Process Clerk
310 New Bern Ave, Ste 800 FBLG
Raleigh, NC 27601-1461

Wells Fargo Auto Finance
MAC 4031-080
Phoenix, AZ 85038

Wells Fargo Dealer Services
Attn: Bankruptcy
PO Box 19657
Irvine, CA 92623